

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michael A. Horn
Patricia L. Horn
Debtors

Case No. 17-02237-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Dec 13, 2021

User: AutoDocke
Form ID: 318

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2021:

Recip ID	Recipient Name and Address
db	+ Michael A. Horn, 110 Deer Drive, Jonestown, PA 17038-8356
jdb	+ Patricia L. Horn, 16 Orchard Street, Fredericksburg, PA 17026-9507
cr	+ SELECT PORTFOLIO SERVICING, INC., 3815 South West Temple, Salt Lake City, UT 84115-4412
4927371	+ David H. Stachowicz, DMD, 303 East Walnut Street, Lebanon, PA 17042-5648
4927372	+ Ditech, Ditech Financial, 1100 Virginia Drive Ste 100A, Fort Washington, PA 19034-3276
5154970	+ Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
5154971	+ Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84115, Federal Home Loan Mortgage Corporation, 84119-3284
4927374	+ Fredericksburg Community, Health Center, PO Box 9, Fredericksburg, PA 17026-0009
4927375	+ Good Samaritan Hospital, Attn: Patient Accounting, PO Box 1281, Lebanon, PA 17042-1281
4927377	+ Good Samaritan Hospital, c/o CBCS, PO Box 2724, Columbus, OH 43216-2724
4989818	+ Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
4927378	+ Keystone Collections Group, PO Box 519, Irwin, PA 15642-0519
4927381	+ New Cumberland F C U, 345 Lewisberry Road, New Cumberland, PA 17070-2306
4929528	+ New Cumberland Federal Credit Union, PO Box 658, New Cumberland, PA 17070-0658
5320161	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
5320162	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826, NewRez LLC d/b/a Shellpoint Mortgage Ser, P.O. Box 10826 Greenville, SC 29603-0826
4927366	PA Department of Revenue, Bureau of Individual Taxes, Dept 280431, Harrisburg, PA 17128-0431
4927383	+ Sterling Jewelers, Inc, Attn: Bankruptcy, PO Box 1799, Akron, OH 44309-1799
4927385	+ United Collection Bureau, Inc., 5620 Southwyck Blvd, Suite 206, Toledo, OH 43614-1501

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4927368	+ EDI: WFNNB.COM	Dec 13 2021 23:38:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
4927369	+ EDI: WFNNB.COM	Dec 13 2021 23:38:00	Comenity Capital Bank/HSN, PO Box 182125, Columbus, OH 43218-2125
4927370	+ EDI: WFNNB.COM	Dec 13 2021 23:38:00	Comenitycapital/Boscov, Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
4927372	+ EDI: LCIPHHMRGT	Dec 13 2021 23:38:00	Ditech, Ditech Financial, 1100 Virginia Drive Ste 100A, Fort Washington, PA 19034-3276
4927376	+ Email/Text: Bankruptcies@nragroup.com	Dec 13 2021 18:33:00	Good Samaritan Hospital, c/o National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
4927365	EDI: IRS.COM	Dec 13 2021 23:38:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
4927367	EDI: JPMORGANCHASE	Dec 13 2021 23:38:00	Chase Card, Attn: Correspondence Dept, PO Box 15298, Wilmington, DE 19850
5117295	EDI: BL-BECKET.COM		

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4927380	+ Email/Text: NCI_bankonotify@ncirm.com	Dec 13 2021 23:38:00	Kohl's, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4928232	+ EDI: RECOVERYCORP.COM	Dec 13 2021 18:33:00	Nationwide Credit, Inc., 1225 W Washington Street, Tempe, AZ 85281-1236
4927382	+ Email/Text: NCI_bankonotify@ncirm.com	Dec 13 2021 23:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4965392	EDI: Q3G.COM	Dec 13 2021 18:33:00	QVC, Inc. Easy Pay, c/o Nationwide Credit, Inc., 1225 W. Washington Street, Tempe, AZ 85281-1236
4940366	EDI: Q3G.COM	Dec 13 2021 23:38:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4927384	+ EDI: RMSC.COM	Dec 13 2021 23:38:00	Quantum3 Group LLC as agent for, Sterling Jewelers Inc, PO Box 788, Kirkland, WA 98083-0788
4927386	EDI: WFFC.COM	Dec 13 2021 23:38:00	Synchrony Bank/Care Credit, PO Box 960061, Orlando, FL 32896-0061
4934728	+ EDI: WFFC.COM	Dec 13 2021 23:38:00	Wells Fargo Home Mortgage, 8480 Stagecoach Circle, Frederick, MD 21701
		Dec 13 2021 23:38:00	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4927373		Encore Receivable Management, Inc., Address removed per docket entry no 82
4927379		Keystone Collections Group, Address removed per docket entry no 82.
4948582		The Bank of New York Mellon Trust Company, Removed per entry 68
cr	*	Kohl's, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2021 at the address(es) listed below:

Name	Email Address
Christopher M. McMonagle	

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on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the FreddieMac Seasoned Loans Structured Transaction Trust, Series 2018-2 cmcmnagle@timoneyknox.com, bkecf@sterneisenberg.com

Gary J Imblum

on behalf of Debtor 1 Michael A. Horn gary.imblum@imblumlaw.com
gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com

Gary J Imblum

on behalf of Debtor 2 Patricia L. Horn gary.imblum@imblumlaw.com
gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com

James Warmbrodt

on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the FreddieMac Seasoned Loans Structured Transaction Trust, Series 2018-2 bkgroup@kmlawgroup.com

James Warmbrodt

on behalf of Creditor The Bank of New York Mellon Trust Company N.A., as Indenture Trustee of the GMACM Home Equity Loan-Backed Certificates, Series 2006-HE5 bkgroup@kmlawgroup.com

Laura Eggerman

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage bkyecf@rasflaw.com
legerman@rasnj.com;ras@ecf.courtdrive.com

Lawrence G. Frank

on behalf of Trustee Lawrence G. Frank (Trustee) lawrencegfrank@gmail.com trustee frank@gmail.com

Lawrence G. Frank (Trustee)

lawrencegfrank@gmail.com PA39@ecfbis.com

Steven P. Kelly

on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the FreddieMac Seasoned Loans Structured Transaction Trust, Series 2018-2 skelly@sterneisenberg.com, bkecf@sterneisenberg.com

Thomas Song

on behalf of Creditor Wells Fargo Bank N.A. tomysong0@gmail.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1 Michael A. Horn
First Name Middle Name Last Name

Debtor 2 Patricia L. Horn
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **1:17-bk-02237-HWV**

Social Security number or ITIN xxx-xx-5703
EIN --

Social Security number or ITIN xxx-xx-4789
EIN --

Order of Discharge

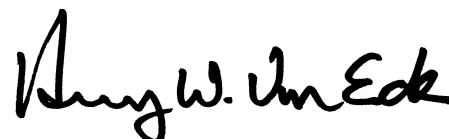
12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael A. Horn
aka Mike A. Horn

Patricia L. Horn
aka Patty A. Horn, dba Patty Horn Clipper Cuts

**By the
court:**



Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Pamela Radginski, Deputy Clerk

12/13/21

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.